## Case 13-11502-jkf Doc 115 Filed 12/18/16 Entered 12/19/16 01:13:08 Desc

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 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re: Kimberly B. Lee Debtor Case No. 13-11502-jkf Chapter 7

## **CERTIFICATE OF NOTICE**

District/off: 0313-2 User: Lisa Page 1 of 2 Date Rcvd: Dec 16, 2016 Form ID: 309A Total Noticed: 45

Notice by firs Dec 18, 2016.	st class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on			
db	+Kimberly B. Lee, 1946 W. Godfrey Avenue, Philadelphia, PA 19141-1302			
12976726 12976727	A.Bob's Auto & Towing Center, 222o Orthodox Street, Philadelphia, PA 19137 +ADT Security Systems Inc., One Town Center Road, Boca Raton, FL 33486-1039			
13120022	+American InfoSource LP as agent for, DIRECTV, LLC, Mail Station N387, 2230 E Imperial Hwy, El Segundo, CA 90245-3504			
12976734	+Comenity Bank/Avenue, PO Box 182025, Columbus, OH 43218-2025			
12976735	+Comenity Bank/Lane Bryant, PO Box 182025, Columbus, OH 43218-2025			
12976740	+KML Law Group, P.C., Suite 5000, BNY Independence Center, 701 Market Street, Philadelphia, PA 19106-1541			
12976741 13015561	LVNV Funding, LLC, 625 Pilot Rd # 3, Las Vegas, NV 89119-4485 +PHILA GAS WORKS, 800 W MONTGOMERY AVE,3F, PHILADELPHIA, PA 19122-2898,			
12976745	ATTN:BANKRUPTCY UNIT +Rashad Campbell, 5935 Colgate Street, Philadelphia, PA 19120-1205			
12976746	+The Home Depot USA, Inc./Citibank NA, PO Box 183175, Columbus, OH 43218-3175			
13180109	U.S. Bank National Association, Trustee for the Pe, 211 North Front Street, Harrisburg, PA 17101-1406, Attn : ALSV/ Anne			
13145877	+U.S. Bank, N.A., as Trustee for PHFA, 211 N. Front Street, P.O Box 15057, Harrisburg PA 17105-5057			
12976747	+U.S. Bank, N.A., as trustee for, Pennsylvania Housing Finance Agency, 211 North Front Street, PO Box 15057, Harrisburg, PA 17105-5057			
13005407	+U.S. Department of HUD, c/o Novad Management Consulting LLC, 2401 N. W. 23rd Street, ste 1A1, Oklahoma City, OK 73107-2448			
12976748	+United States Department of Education, Bankruptcy Section, 50 Beale Street, Room 9800,			
	San Francisco, CA 94105-1813			
Notice by elec	ctronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.			
aty	E-mail/Text: dsanders@clsphila.org Dec 17 2016 01:55:03 DEVON E. SANDERS,			
	Community Legal Services, Inc., North Philadelphia Law Center, 1410 W. Erie Avenue, Philadelphia, PA 19140			
tr	EDI: BTPDERSHAW.COM Dec 17 2016 01:38:00 TERRY P. DERSHAW, Dershaw Law Offices, P.O. Box 556, Warminster, PA 18974-0632			
smg	E-mail/Text: bankruptcy@phila.gov Dec 17 2016 01:56:52 City of Philadelphia,			
	City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595			
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 17 2016 01:55:36			
	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,			
smg	Harrisburg, PA 17128-0946 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 17 2016 01:56:46 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404			
ust	+E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Dec 17 2016 01:56:24 United States Trustee,			
12976728	Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405 +EDI: AFNIRECOVERY.COM Dec 17 2016 01:38:00 AFNI, Inc., PO Box 3097,			
13045296	Bloomington, IL 61702-3097 +EDI: AFNIRECOVERY.COM Dec 17 2016 01:38:00 Afni, Inc, PO Box 3667,			
13078624	Bloomington, IL 61702-3667 +EDI: ACCE.COM Dec 17 2016 01:38:00			
12976729	Warren MI 48090-2036 +EDI: ACCE.COM Dec 17 2016 01:38:00 Asset Acceptance LLC/Ashley, 15 E. Centre Street,			
12976730	Woodbury, NJ 08096-2415 +EDI: ACCE.COM Dec 17 2016 01:38:00 Asset Acceptance LLC/Lane Bryant, 15 E. Centre Street,			
12976730	Woodbury, NJ 08096-2415 +EDI: TSYS2.COM Dec 17 2016 01:38:00 Barclay's Bank of Delaware, 125 S. West Street,			
12970731	Wilmington, DE 19801-5014			
13077493	E-mail/Text: bankruptcy@phila.gov Dec 17 2016 01:56:52 City of Philadelphia, Law Department, Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor,			
12976732	Philadelphia, PA 19102-1595 EDI: CAPITALONE.COM Dec 17 2016 01:38:00 Capital One, Attn: General Correspondence,			
13011370	PO Box 30285, Salt Lake City, UT 84130-0285 EDI: CAPITALONE.COM Dec 17 2016 01:38:00 Capital One Bank (USA), N.A., PO Box 71083,			
12976733	Charlotte, NC 28272-1083 +E-mail/Text: equiles@philapark.org Dec 17 2016 01:57:48 City of Philadelphia,			
12976736	Parking Violations Branch, PO Box 41818, Philadelphia, PA 19101-1818  EDI: WFNNB.COM Dec 17 2016 01:38:00 Comenity Bank/Victoria Secret, PO Box 182273,			
12976737	Columbus, OH 43218-2273 EDI: CONVERGENT.COM Dec 17 2016 01:38:00 Convergent Outsourcing, Inc., 800 SW 39th Street, Renton, WA 98057-4975			
12976738	EDI: TSYS2.COM Dec 17 2016 01:38:00 DSNB Macys, 9111 Duke Blvd., Mason, OH 45040-8999			
13016210	+EDI: TSYS2.COM Dec 17 2016 01:38:00 Department Stores National Bank/Macys, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053			
12976739	EDI: RMSC.COM Dec 17 2016 01:38:00 GE Capital Retail Bank/Old Navy, P.O.BOX 960061, Orlando, FL 32896-0061			
13120161	EDI: RESURGENT.COM Dec 17 2016 01:38:00 LVNV Funding, LLC its successors and assigns as,			
	assignee of HSBC Private Label, Acquisition Corporation (USA), Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587			

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	Form ID: 309A	Total Noticed: 45	

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued) 12976742 +EDI: MID8.COM Dec 17 2016 01:38:00 Midland Funding LLC, 8875 Aero Drive, San Diego, CA 92123-2255 +E-mail/Text: egssupportservices@egscorp.com Dec 17 2016 01:56:35 12976743 NCO Financial Sysytems, Inc., 507 Prud +EDI: OPHSUBSID.COM Dec 17 2016 01:38:00 507 Prudential Road, Horsham, PA 19044-2368 13043043 OAK HARBOR CAPITAL VII, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 9812: +E-mail/Text: bankruptcygroup@peco-energy.com Dec 17 2016 01:55:27 PECO Energy Attn: Merrick Friel, 2301 Market Street, S23-1, Philadelphia, PA 19103-1380 SEATTLE, WA 98121-3132 13099200 PECO Energy Company, 13072448 EDI: PRA.COM Dec 17 2016 01:38:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541 12976744 +EDI: PRA.COM Dec 17 2016 01:38:00 Portfolio Recovery & Affliates, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
EDI: RECOVERYCORP.COM Dec 17 2016 01:38:00 Recovery Management Systems Corporation, 12985490 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605 TOTAL: 29 \*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\* 575 Underhill Blvd, Suite 224, 12999438 ##+Rjm Acquisitions Llc, Syosset, NY 11791-3416 TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 18, 2016 Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 16, 2016 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor U.S. Bank National Association Trustee for the

Pennsylvania Housing Finance Agency agornall@kmllawgroup.com, bkgroup@kmllawgroup.com ANDREW F GORNALL on behalf of Creditor Pennsylvania Housing Finance Agency agornall@kmllawgroup.com, bkgroup@kmllawgroup.com DEVON E. SANDERS on behalf of Debtor Kimberly B. Lee dsanders@clsphila.org JOSHUA ISAAC GOLDMAN on behalf of Creditor U.S. Bank National Association Trustee for the Pennsylvania Housing Finance Agency bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com LEON P. HALLER on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com, dmaurer@pkh.com on behalf of Creditor LEON P. HALLER U.S. Bank National Association Trustee for the Pennsylvania Housing Finance Agency lhaller@pkh.com, dmaurer@pkh.com RAMESH SINGH claims@recoverycorp.com TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com USTPRegion03.PH.ECF@usdoj.gov United States Trustee

TOTAL: 9

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Information	to identify the case:	. age e c	
Debtor 1	Kimberly B. Lee	Social Security number or ITIN xxx-xx-7525	
	First Name Middle Name Last Name	EIN	
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN	
	The Name Made Name Last Name	EIN	
United States Bankruptcy Court		Date case filed in chapter 13 2/21/13	
Case number:	13–11502–jkf	Date case converted to chapter 7 12/1/16	

## Official Form 309A (For Individuals or Joint Debtors)

## Notice of Chapter 7 Bankruptcy Case — No Proof of Claim Deadline

\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\*

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court

with the court.					
		About Debtor 1:	About Debtor 2:		
1.	Debtor's full name	Kimberly B. Lee			
2.	All other names used in the last 8 years				
3.	Address	1946 W. Godfrey Avenue Philadelphia, PA 19141			
4.	<b>Debtor's attorney</b> Name and address	DEVON E. SANDERS Community Legal Services, Inc. North Philadelphia Law Center 1410 W. Erie Avenue Philadelphia, PA 19140	Contact phone (215) 227–2400 Email: <u>dsanders@clsphila.org</u>		
5.	Bankruptcy trustee Name and address	TERRY P. DERSHAW Dershaw Law Offices P.O. Box 556 Warminster, PA 18974–0632	Contact phone (484) 897–0341 Email: td@ix.netcom.com		

For more information, see page 2 >

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Debtor Kimberly B. Lee

Case number 13-11502-jkf

#### 6. Bankruptcy clerk's office

Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://www.pacer.gov">www.pacer.gov</a>.

900 Market Street Suite 400 Philadelphia, PA 19107 Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M.

Contact phone (215)408-2800

Date: 12/16/16

#### 7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

#### January 11, 2017 at 02:00 PM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

#### Location:

Office of the U.S. Trustee, Meeting Room, Suite 501, 833 Chestnut Street, Philadelphia, PA 19107

Filing deadline: 3/12/17

#### 8. Presumption of abuse

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.

#### 9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

# File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

#### You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or
- if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).

## You must file a motion:

• if you assert that the discharge should be denied under § 727(a)(8) or (9).

#### Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

## 10. Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

#### 11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

#### 12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://www.pacer.gov">www.pacer.gov</a>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.